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ABSTRACT

A consumer education outreach project used a community, off-campus laboratory approach with fifty-seven girls and ten boys from high schools in the Santa Barbara area in the development of a program to better prepare students to meet the challenges of everyday living. The assumption made was that motivation to learn would increase in non-traditional simulated experiences. The methods and procedures employed were organized into five stages: (1) developing the problem (the community was surveyed), (2) developing the proposal (during which it was determined that an off-campus residence would be optimal), (3) procuring the funds (funding for the housing could not be found, so the Santa Barbara Girls Club offered its quarters), and (5) evaluating the project. (The students who were pre- and posttested, and compared to a traditional consumer homemaking class, felt more comfortable in the environment of the project than in the other classes. Moreover, pre- and posttest instruments showed a gain of "yes" responses to questions of knowledge about consumer functioning. Unexpected results were the trust and openness between students and teacher, the sense of family that developed, and the subsequent group counseling that took place.) Four recommendations were made: (1) to continue the outreach program, (2) to allow students to progress by means of self-paced, individualized instruction with open entrance-open exit possibilities, (3) to find sufficient funding sources, and (4) to provide a closer boy-girl ratio. (Appendixes include a bibliography, excerpts from the survey, a list of the advisory committee, a sample curriculum, and a sample pre- and posttest.) (VE)

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CONSUMER EDUCATION OUTREACH PROJECT: A COMMUNITY APPROACH UTILIZING AN OFF-CAMPUS LABORATORY

A THESIS

Presented to the Center for Career Studies

California State University, Long Beach

BEST COPY AVAILABLE

In Partial Fulfillment

of the Requirements for the Degree

Master of Arts

U S DEPARTMENT OF HEALTH, EDUCATION & WELFARE
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CONSUMER EDUCATION OUTREACH PROJECT:

A COMMUNITY APPROACH UTILIZING

AN OFF-CAMPUS LABORATORY

by

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ABSTRACT

CONSUMER EDUCATION OUTREACH PROJECT:
A COMMUNITY APPROACH UTILIZING
AN OFF-CAMPUS LABORATORY

by

Janet M. Parker

August 1977

Traditional approaches to teaching the concepts of consumer education i.e., developing personal values, responsibilities, and decision making skills have not been altogether successful. Consumer education must be taught in a dynamic, tangible, and concrete manner. It must reach out to those who need it as well as those who are unaware of their need.

Since many students learn best by doing or through practical experiences it should follow that a simulated consumer education laboratory would facilitate the learning of those concepts.

The intent of this project was to develop a consumer education program for the students in the Santa Barbara High School District which would provide hands-on experiences in a simulated consumer education off-campus

laboratory. The program was designed to enable students to progress by means of self-paced, individualized instruction with open entrance-open exit capabilities.

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Chapter 1

THE PROBLEM AND DEFINITION OF TERMS

INTRODUCTION

A study reported in the Los Angeles Times, found that "almost 30%, or 34.7 million persons, from 18 to 65 years of age flunked consumer economics and 39 million others were 'functional but not proficient in such tests as reading a newspaper grocery ad.'" (10:1,12). The fact that persons are completing their formalized education without receiving the basic skills needed to function as a consumer points to the need for more and better consumer education. Consumer advocate Ralph Nader charges the schools with treating consumer education as a "frill" while nothing is more basic to the educational process or more meaningful to students' lives. (11:38).

The California Commission for Reform of Intermediate and Secondary Education (hereafter known as RISE Commission) charged that proficiency in a subject cannot be demonstrated based on "seat time," but that learning options should be made available to give the learners a

"wide choice of ways to achieve their learning goals." (19:4). Finally, California State Superintendent of Public Instruction, Wilson Riles, emphasized that educators

> . . . must insist that our secondary schools provide realistic consumer education and hands-on work experiences in the larger community beyond the school boundaries as well as traditional academic courses. (22:3).

The purpose of this study was to develop a consumer education program for the students of the Santa Barbara High School District which would provide experiential learning in a simulated consumer education off-campus laboratory. Due to extreme budget restrictions by the school district alternate funding would be necessary. However, since it was a community based project, other agencies in addition to the school were contacted as possible sources of funding.

THE PROBLEM

Statement of the Problem

Knowledge of basic living and survival skills appears to be lacking among the general public as evidenced by the indicators of the increasing divorce rate, personal bankruptcy, and the increase of child abuse.

In 1970 the major reason given by 500,000 couples for their divorce was financial problems. (14:6). In a span of twenty-four years consumer bankruptcy filings

increased by 589 percent from 26,632 cases filed in 1950 to 156,958 cases filed in 1974. (26:508). Two psychological factors which have been shown to predispose an individual or family to child abuse are: (1) Poor spouse relationships; and (2) Undergoing a family crisis. (28:14).

The problem of this study was to design and develop an educational program which would better prepare the students to meet the challenges of everyday living.

Importance of the Problem

Traditional approaches to teaching the concepts of consumer education have not been altogether successful as witnessed by the report in the Los Angeles Times. Whereas the traditional teaching approaches have not always obtained the desired results, it should be emphasized that not all students learn in the same way. The following quotation stresses the point that individuals need to be considered:

> Although all individuals have the consumer role in common, they react to the role differently, and come to it with different abilities, needs and desires. This, of course, means that we cannot teach all consumers in the same way. (4:294).

In order to meet the needs of consumer/learners, the individualized approach seems to be indicated. The RISE Commission recommends that learners should be able to choose from a system of multiple options in programs and learning styles. (19:10). By utilizing the potentials of the

community as a learning laboratory and as resources to be brought into the classroom, the delivery system can be designed to meet the needs of all consumer/learners. (19:28, 29).

Mary Jo Poindexter, 1975 Home Economics Teacher of the year in a competition cosponsored by Family Circle Magazine and the American Home Economics Assocation, designed a program for San Gorgornio High School (San Bernardino City Unified School District) which she calls Community Laboratory. The basic concept of her program was to place the students in the community to learn by doing. It was designed to increase students' interest by removing them from the traditional education setting.

As a result of this study a consumer education program was designed for the Santa Barbara High School District utilizing the community resources and a simulated consumer education learning site.

Assumptions

It was assumed that student motivation to learn would be increased in a non-traditional setting. It was further assumed that an increase in learning would take place when facilitated by simulated experiences.

Hypothesis

It was hypothesized that a program designed to

provide the students with experiential learning activities in a real life situation would increase the basic learning of the fundamental skills and concepts of consumer education.

DEFINITIONS OF TERMS USED

Experiential Learning

Learning by doing. Experiential learning provides the learner an active and vital participation through the medium of all the bodily organs in order that the experience become a part of the learner. (2:69).

Consumer Education

The preparation of individuals in the skills, concepts and understandings that are required for everyday living to achieve within the framework of their own values, maximum satisfaction, and utilization of their resources. (27:C).

Community Resources

Any community institution, individual, organization or landmark which is used in enhancing the social understanding of a learner. (3:496).

Simulation

In learning and training, making the practice and materials as near as possible to the situation in which the learning will be applied. (3:535).

Chapter 2

REVIEW OF RELATED LITERATURE

INTRODUCTION

In order to prepare students to meet the challenges of daily living and to increase their knowledge of the basic living and survival skills, an educational program was designed and developed. The following factors have been used to cite support for consumer education as well as influencing learning:

1. Evidences of need for consumer education
2. Vocational education legislation
3. Learning environments

Thus, the organization of the review of the literature follows these three general areas.

EVIDENCE OF NEED FOR CONSUMER EDUCATION

It has been indicated that consumers need education regardless of economic group, age group, level of education, sex, or social level. The rapid changes in the marketplace emphasize the fact that everyone needs current

consumer education (not just consumer information). (17: 4). Indicators such as the increasing divorce rate, personal bankruptcy rate, and the increase in child abuse, point to a lack of consumer education and background on the part of the general public in the basic living and survival skills.

In 1970 the major reason given by 500,000 couples for their divorce was financial problems. (14:6). According to the Report of the California Commission for Reform of Intermediate and Secondary Education, the number of divorces in California is "skyrocketing."

> The total number of divorces in California in 1965 was 62,999, or 46 percent of the total number of marriages in that same year. In 1973 the number of divorces increased to 117,509, or 69 percent of the total number of marriages in that year. (19:xi).

The Santa Barbara County Clerk's Office reported 2111 divorces and 2609 marriages for 1975. (32:E).

Economic Factors

In a span of twenty-four years, consumers' bankruptcy filings increased by 589 percent from 26,632 cases filed in 1950 to 156,958 cases filed in 1974. (26:508). The median age of the bankruptcy filers was 30, indicating financial crises among the young credit users. (7:26). At the beginning of 1975 consumer prices rose more than 1 percent per month, while the unemployment rate was at 10

percent. (5:2) (28:N-5). Ten percent of the U.S. population qualified for bankruptcy in 1974. (31:1).

Consumer credit more than doubled in the decade from 1960 to 1970. (22:12,13). In 1973 the national consumer debt totaled 180.5 billion dollars and personal bankruptcies from the over-extended use of credit numbered 155,643. (31:1). These factors were due to poor decision-making on the part of the consumers who could not defer purchases in pursuit of the good life. Elsie Fetterman, Cooperative Extension Service, University of Connecticut, expressed the following points regarding credit purchasing in the Fall/Winter, 1972 issue of Forum:

> Lack of money and a knowledge of how to manage it are among the most serious problems facing consumers today. Consumers are quickly working themselves into a box as they commit not just their present income but future earnings to installment payments and they are spending more -- even though they have less uncommitted income to spend. So that means spending more borrowed money. (11:4).

Consumers often find themselves on the short end of the fraudulent schemes. Total consumer losses as a result of fraud and deception are estimated to be in the billions of dollars. (24:1).

In the Fall of 1975 when the Community Survey to Establish Need for Consumer Education in Each Secondary School was completed by the Santa Barbara High School District, the following economic facts came to light:

1. Median income for the Santa Barbara city area (1975 Census data) was $12,600 for home-owners, $8,400 for renters.
2. Median income for Santa Barbara County (1975 Census data) was $15,500.
3. Over 33% of the area households were in the lower-income and very low income categories.
4. 22% of the Santa Barbara families earned 50% or less of the median income.
5. The average annual income needed to buy a home in the area was $20,000 or $1,200 a month needed to qualify for a loan and house payments would be about $350-$375 a month.
6. Rents had risen 78% in a period from 1967-1975. (28:N5-23).

All of this points to the fact that the citizens of Santa Barbara were ripe for economic disaster and definitely had a need for consumer education.

Psychological Factors

Financial stress can manifest itself in behavior directed against other persons. Child abuse may be defined as "excessive physical assaults on a child, child neglect . . . the lack of parental provisions of basic physical and emotional necessities for a child." (12:14). Two psychological factors which have been shown to predispose an individual or family to child abuse are (1) poor spouse relationships; (2) undergoing a family crisis. (12:14).

Child abuse affected 99,311 children from 43,113 California families in 1972. Seventy-five percent of the referrals for specialized protective services were due to general neglect, and thirteen percent were due to physical abuse. (19:xi).

Evidence of Need for Consumer Education

Valencia Nelson, Santa Barbara County Welfare Department, as Operator of Project HOPE (Habilitation Opportunity in Preparation for Employment), has designed a unique consumer education program for welfare recipients who are 16 to 22 year old heads-of-household. The program enables them to develop basic skills of survival. Nelson has stated that the trend toward girls becoming mothers at younger ages and the trend to marry at a younger age has resulted in children becoming parents of children without the crucial skills necessary for economic success either as a consumer or a wage earner. Nelson has further stated that she feels that:

> . . . all persons, regardless of economic background, should have the opportunity to develop these essential skills through consumer education programs in the public school system. (34:B).

Congresswoman Yvonne Brathwaite Burke remarked that proliferation of goods and services often confuse the consumer who lack decision-making information. (22:9). She also said that:

> Despite the abundance and variety of foods available, Americans are selecting poorer diets today than in the past. A recent national survey of food consumption found that only 50 percent of American families had good diets in 1965, as compared with 60 percent in 1955. (22:9).

Desmond A. Jolly, Extension Consumer Economist and Lecturer, Department of Agriculture, University of California, Davis,

has stated formal education has not done enough to prepare the consumer to make alternative choices. He emphasized the importance of this fact by pointing out that the "prospect of decreasing affluence indicates an immediate need to change life-styles and expectations." (8: 284). Numerous writers have cited the lack of basic consumer skills as the reason for the economic problems being experienced by much of the American public. Shirley Slater brought the issues into focus most accurately when she said, "Many of the present problems and concerns of our society are consumer related. Educational programs must focus on preparing students to be competent consumers." (13:286).

The RISE Commission enumerated seven areas of emphasis necessary for learning in order for each learner to gain skills required to function effectively in the last quarter century. One of the areas listed was decision making. Decision making was defined to include learning to, "describe a problem clearly, developing possible alternative solutions, and selecting an appropriate solution." (19:16).

Consumer education is of equal importance for both boys and girls. The first contract a young person engages in is often for the purchase of a car. The 18

year old vote also carries the legalization of contracts for that age group. All too frequently young people undertake grave responsibilities with little training or experience. (22:8).

VOCATIONAL EDUCATION LEGISLATION

The federal government recognized the importance of consumer education in Part F of the Vocational Education Act (P.L. 90-576) of 1963 amended in 1968. At that time Consumer and Homemaking teachers were to design programs to assist individuals and families to meet the challenges of daily living. In 1970 the President's Committee on Consumer Interests outlined the need for consumer education from kindergarten through twelfth grade. The committee stated that:

> . . . the purposes of consumer education are to help each student to evolve his own value system, develop a sound decision-making procedure based upon his values, evaluate alternatives in the marketplace and get the best buys for his money, understand his rights and responsibilities as a consumer in our society, and fulfill his role in directing a free enterprise system. (24:III).

The California Legislature found in 1974 that students were "lacking in basic knowledge of simple contracts, banking and credit transactions, and purchasing practices." Chapter 1485, Section 1, of the California Education Code reflects the Legislature's intent to include

consumer economics in grades seven through twelve. (1: 146). That same year, the California State Department of Education produced a Curriculum Design for Consumer Education, Kindergarten through Grade 14. Wilson Riles, State Superintendent of Public Instruction, indicated in the foreword that the goal of consumer education is to:

> . . . help the individual improve his role as an allocator of resources and as a purchaser-consumer of the world's products -- to help him achieve a satisfying life-style that is in harmony with his world. (21:Foreword).

In 1975, two separate actions that affected the implementation of consumer education took place. (1) The California State Department of Education Consumer Education Task Force stated that the need for consumer education was "paramount." (29:D). (2) The RISE Commission listed as a characteristic of an educated person an understanding of "how the economic system works and . . . how to manage money as well as earn it." (19:2).

LEARNING ENVIRONMENTS

Wilson Riles has stated that the secondary schools must provide realistic consumer education and hands-on experiences. (22:2). Consumer advocate, Ralph Nader, expressed the idea that consumer education should afford students opportunities to encounter consumer situations in their daily lives in a new way. (11:38). The RISE

Commission also mentioned the desirability of providing the students with first hand learning experiences. (19:11).

The RISE Commission reported very clearly the need for adapting the learning environment to the needs of the learner:

> In creating a new learning environment schools also must recognize that traditional schooling is only part of education. They must eliminate the physical and psychological barriers that separate and often isolate them from the community and the vitality of real life.
>
> Schools must reach out and borrow from the world around them to offer more varied, meaningful, and personalized approaches to learning. They must become more flexible and responsive by expanding learning opportunities beyond the rigid confines of tradition or a building.
>
> At the same time, schools must serve as magnets, drawing various segments of the community into the learning process and becoming centers for community activities. (19:10).

In order to stimulate learning the student must be motivated. An article in Today's Education, October, 1975, stated that

> . . . Teachers can motivate students by providing real, exciting experiences in which they can physically be a part. All students want to play, live with gusto, and assume responsibilities. Teachers can help them by creating an environment of possibilities. The teacher holds the key to the student's door to reality. (7:24).

Motivation is essential to genuine learning. (7:24).

Following is a partial list of learning principles which should assist the educator in providing the motivation which is needed.

1. Learning takes place more readily when emphasis is placed on the individual.
2. Learning tends to occur as emphasis is placed on the learner's perception of tasks to be accomplished.
3. Learning is facilitated when learning experiences are significant to the learner's daily life problems.
4. Learning is facilitated when the learner sets his own goals and arrives at generalizations himself.
5. Learning takes place more readily when the learner feels accepted and respected by his peers and by the teacher.
6. Learning is facilitated as emphasis is placed on the wise use of a variety of materials and resources which stimulate imagination and interest. (9:1).

With these principles of learning in mind, a delivery system for consumer education should follow logically.

In the words of an ancient Oriental proverb: "If you give a man a fish, he will have a single meal; if you teach him to fish, he will eat all his life." Consumer education programs should teach how to fish in the marketplace. As Virginia Trotter, Assistant Secretary for Education in the Department of Health, Education and Welfare, said in an address to the American Home Economics Association, "Education must help prepare a person for life." (15:8-10). That preparation for life needs to be set in a framework whereby the students can have practical experiences which they can apply to their daily living.

Chapter 3

THE PROCEDURE

INTRODUCTION

The purpose of the study was to design and develop a consumer education program for the students of Santa Barbara High School District which would provide experiential learning in a simulated consumer education off-campus laboratory. This chapter describes the methods and procedures which were employed. It was organized in five chronological stages:

1. Developing the Problem
2. The Proposal
3. Funding
4. Implementation of the Project
5. Evaluation

DEVELOPING THE PROBLEM

Community Survey

A community survey to establish the needs for consumer education programs in each secondary school in

the Santa Barbara High School District, Santa Barbara, California, was begun September, 1975, and completed January, 1976. The findings of the survey were presented to the Consumer/Homemaking teachers of the school district during a curriculum development workshop in January of 1976. The following were included in the workshop presentation:

1. Characteristics of the population
   a. State, county and community
   b. Secondary school boundary areas
2. Overview of community survey
3. Information for Consumer/Homemaking curriculum topics
4. Student survey
5. Recommendation for further research (see Appendix A) (28:Table of Contents).

The survey documented the need for consumer education for all students. The areas which should receive emphasis according to the survey were child development and family relations; housing and home furnishing; finance, resources, and services; consumer education; and foods and nutrition.

The Santa Barbara High School District has received an entitlement for use with Consumer/Homemaking classes funded by the Vocational Education Amendments of 1968 (VEA-68) (P.L. 90-576). To qualify for federal funds under Part F of the Vocational Education Amendments of 1968, the district consumer/homemaking program must conform to program standards as stated in the California State Plan for Vocational Education. (27:8). Section

8.21 of the State Plan enumerates the program standards as follows:

> (a) The program will be based on the social and cultural conditions of the community and needs of youth and families as identified and stated in the district plan for vocational education.
>
> (b) The program will be planned and evaluated with the advice and involvement of the students, parents, administrators, and representatives of community groups and agencies.
>
> (c) The program will give primary emphasis to consumer aspects in each of the following: management of finances, resources, housing and home furnishings; foods and nutrition; and clothing and textiles.
>
> (d) The program will be designed to prepare youth and adults for the role of homemaker, including management techniques for homemakers who are employed outside the home. (20:60).

The VEA-68 placed emphasis on the "social and cultural conditions and needs of all persons in the community to be served." (20:60) It required that one-third of the funds allocated to a state be used for programs and services assisting people in economically depressed areas (EDA) or areas of high unemployment. California requires that at least forty percent of the entitlements to the district be used for EDA programs. (20:60). Economically depressed area schools may be identified by one of the following criteria:

> 1. The current rate of unemployment in the area is in excess of the state unemployment rate. . .; or
> 2. The median family income in the area is not more than 40 percent of the national median, or
> 3. The concentration of recipients of Aid to

Families with Dependent Children is at least 8 percent of the enrollment in a specific school; or

4. Housing needs are those as identified in the Housing and Community Development Act of 1974. (20:60).

The Santa Barbara High School District has used the third criteria, 8 percent or better Aid to Families with Dependent Children enrollment, to identify the schools which qualify for the EDA funds. These schools are Santa Barbara High School 9 percent AFDC, Santa Barbara Junior High School and La Cumbre Junior High School each with 12 percent AFDC. (30:128).

Literature Review

A search of the current literature was started in June, 1976, using the services of the Vocational Education Research Information Center, California State Department of Education (VERIC), Sacramento, California, and the Educational Resources Information Center (ERIC), San Mateo County Office of Education, San Mateo, California.

The purpose of the search was to locate all educational agencies which had a consumer/homemaking program fitting the following criteria:

1. Off-campus, residential
2. Home-management curriculum
3. For normal students, not mentally retarded

It appeared that there were none in the country with the

exception of residential programs to train mentally handicapped students in principles of basic care.

Site Visits

An article in the Journal of Home Economics, September, 1976, described a residential homemaking program in the Dallas Independent School District, Dallas, Texas. The investigator visited the Dallas area to inquire into the operation of the program outlined in the article.

Ms. Jerline Kennedy, Director of Occupational Technical Education for the Dallas school district, developed the residential homemaking program at L. G. Pinkston High School in 1971. She stated:

> More and more I saw evidence that teaching and learning for some young people needed to be in a different environment than the traditional four walls of the classroom or the traditional school operation. (33:E).

Students learn about the real world--about running a home, managing a budget, and living in a community. (16:24). The program is housed across the street from the school in an apartment provided by the public housing authority. This provides the setting for a non-school environment for small family-sized groups of students who spend from one to three periods per day in the residence.

L. G. Pinkston High School is in a low income area. Ms. Kennedy stressed: "Some of the things we try

to do are the kinds of learnings and the kinds of skills we think are important whatever neighborhood you live in." (33:E). The students indicated that the program had helped them to be able to cope with the real world. When asked if they would recommend the course to a friend the unanimous response was "Yes."

Buena Park High School, Buena Park, California, has a community laboratory class which utilizes the resources of the community as an extension of the classroom. It provided the students an opportunity to experience the "real" world through individual learning objectives. Each objective provided experiential learning requiring the student to investigate a consumer problem by making personal contact with an agency, organization or business in the community.

THE PROPOSAL

The Consumer/Homemaking teachers of the three EDA schools with Charles C. Brady, Director, Career Education, Santa Barbara High School District, met in the summer of 1976 to identify the specific curricular needs of their students. In order to provide the students of Santa Barbara High School and La Cuesta Continuation School with functional learning experiences necessary for personal family and home management, it was determined that an

off-campus residence would supply the optimal education setting. At that meeting it was proposed that the facility to serve such a need would be a house under construction by the Santa Barbara High School District Construction Technology classes for the Santa Barbara City Housing Authority. It was also decided that the investigator would be designated Project Director of the Community Outreach Project.

The Santa Barbara School District Plan for Vocational Education for the school year 1976-77 had to be submitted to the State Department of Education in order to receive Vocational Education funds. The Community Outreach Project was included in the plan. Evidence of an advisory committee was also necessary.

An advisory committee for the Santa Barbara High School District Consumer Education Community Outreach Program was established. Members included representatives from various agencies, and were all selected because of their interest and involvement in establishing viable consumer education programs for youth and adults in the community. (See Appendix B for list of advisory committee members and their affiliations.) All members expressed their endorsement of the Outreach concept as a means of preventative education. The advisory committee had four subcommittees, (1) Community Resources to find community

funding sources, (2) Facilities and Equipment to locate housing and equipment for the project, (3) Consumer References to provide information regarding free and inexpensive literature to be used for the project, and (4) Goals and Objectives to develop goals and objectives for the project.

FUNDING

In December, 1976, it was determined that the house built by the Construction Technology classes for the City Housing Authority would not be available. An intensive search for a suitable location for the project began. It was further determined that funds for VEA, Part F, could not be used for rental of a facility, thus the City Housing Authority was contacted regarding the use of another of their units. A meeting to explore options of possible funding was held with representatives of the Santa Barbara Redevelopment Agency, Santa Barbara Housing Authority, and Housing and Urban Development. The conclusion was that due to the lack of low-income housing in Santa Barbara, none of the units owned by the Housing Authority could be made available. The program could not qualify for other funding available from the Housing and Urban Development and the City Housing Authority.

After considerable negotiations with numerous

individuals and organizations, the Santa Barbara Girl's Club provided a workable arrangement. The Director, Mindy Bingham, reviewed the goals and objectives of the program and recommended to the Girl's Club Board of Directors that the Outreach program be housed at the Girl's Club, two blocks from Santa Barbara High School. Rent was to be one hundred dollars per month for the use of the kitchen and equipment and the library-livingroom. Fifty dollars per month had been made available for rent by the Santa Barbara Board of Realtors.

IMPLEMENTATION OF THE PROJECT

The goals and objectives for the project were determined and curriculum was developed to implement them. Endorsements for the project were given by William Jackson, co-principal Santa Barbara High School, Ernesto Paredes, principal La Cuesta Continuation High School and the school counselors. The counselors suggested that a student recruitment brochure be developed to be distributed to students by them and the Home Economics teachers.

After student recruitment and enrollment, the project began for Spring semester, 1977. The investigator was the teacher.

An aide was provided by the Santa Barbara County Office of CETA (Comprehensive Employment and Training

Act). Her responsibilities were to work with the students as needed. She also was to contact local businesses and agencies to develop community resources to be used by the students.

EVALUATION

The students enrolled in the project were pre-tested to determine the effectiveness of the teaching methods selected for the project. A traditional consumer homemaking class at Santa Barbara High School was used as a control. (See Appendix D for a sample of the pre- and post-test.)

The advisory committee evaluated the project in relation to the concepts and probable effect on the community.

The determination of whether to continue the project another year was made based on the following factors:

1. Availability of funding for 1977-78.
2. Continued community support.

Conclusions were drawn and recommendations were made, and a report of the project was written.

Chapter 4

DESCRIPTION OF THE PROJECT

INTRODUCTION

The intent of the Consumer Education Community Outreach Project was to develop a consumer education program for the students in the Santa Barbara High School District which would provide experiential, hands-on learning activities in a simulated consumer education laboratory. The activities ranged from simulating the process of getting a job to touring a mortuary and reporting the costs of dying.

THE PROJECT

The Community Outreach Project was designed to give the students experiences in management of resources which they would be faced with handling when on their own. These resources included money, time and energy. It was also designed to enable them to investigate the community agencies and organizations which would have an impact upon them as a householder.

Program Goals

1. To provide a realistic environment for home and community related learning experiences.

2. To provide opportunities for students to understand the financial responsibilities connected with establishing and maintaining a home.

3. To introduce the students to the rights and responsibilities of living in a community i.e., community resources, governmental agencies, care and maintenance of home and yard, consideration of neighbors.

4. To participate in individual and group decision making.

5. To increase the students' awareness of areas of family finance i.e., earning, spending, saving, borrowing, buying.

6. To participate in the process of the consumer and the law, the avenues of legal recourse available for protecting consumer rights.

7. To contribute to the development of personal traits, attitudes and confidence which help students to be successful at work and at home.

Program Objectives

1. The student will be better prepared to make decisions in areas of finance.

2. The student will be better prepared to examine the important aspects in selecting and buying transportation.

3. The student will be better prepared to examine the important aspects of housing: selecting, maintaining, and living.

4. The student will be better prepared to make decisions in time management.

5. The student will be better prepared to identify the available community services, governmental agencies which will affect their quality of life.

6. The student will be better prepared to analyze the basic human needs and concepts of verbal and non-verbal communication.

Curriculum Format

In order that the education process be as realistic as possible, independent learning activities were used to provide the basic method of instruction. (See Appendix C for sample activities. A complete set of curricular materials are on file with the Center for Career Studies, California State University, Long Beach, and at the Career Education Department, Santa Barbara High School District, Santa Barbara, California.) Problem solving was the main focus for the learning activities. Each student objective was designed to take the learners through a decision

making process from stating the problem to discovering the options available to them in the community, and finally to the most appropriate choice to solve the problem.

The format for the learning activities included:

1. Student objective--performance objective specific to the learning activity.

2. Rationale--reason why the activity was important.

3. Statement of the problem--specific problem to solve.

4. Suggested resources--books, pamphlets, magazines, films, filmstrips, local agencies, Community Resources Guide.

5. Student's solution to the problem--either specific questions to be answered, charts to complete, or space to present solutions.

The residence (Santa Barbara Girl's Club) and the community were used as a learning laboratory. Those learning activites which could best be done in the residence such as cooking and cleaning were completed there. The majority of the learning activities were designed to take the students into the community to investigate the possible solutions to specific problems.

Project Specification

No formal textbook was used, but supplemental

resources were available. A resource file was developed using a large number of United States Government Consumer Information pamphlets as well as materials from other sources. Students were encouraged to use the public and school libraries as extra sources. The teacher's role was that of a facilitator.

The class was offered for five or ten units of credit. Students registered for either one or two class periods. The class was designed to fit within the semester configuration of the high school district, however, students were admitted at any point in the semester. Upon completion of the requirements the students could leave the program. Requirements were the completion of twenty-two learning activities for ten units of credit, thirteen learning activities for five units of credit. Additional activities could be done after the basic objectives were completed. If a student had done one of the required activities for another class, the requirement could be challenged. When the student satisfactorily answered some questions from the teacher related to the activity, credit for that activity was earned.

Each class hour was the criterion used to establish the point value for each learning activity. One point was given for each class hour estimated to be needed to complete the activity. A student was not penalized for taking longer

than the estimated time. Conversely, if a student completed the activity in less time, full credit was still given. Evaluation of each completed activity was based on evidence of completeness of the research of the problem. A grading scale had been established for the final grade:

125 or more points - A

112-124 points - B

100-111 points - C

87-99 points - D

This scale was given to the students upon entrance into the class.

Class size of twenty students per session was established due to the space restrictions of the Girl's Club. The class was divided into groups of four or five students. The groups spent Tuesday through Friday on an alternating schedule on the activity of managing and maintaining the residence, all other activities were on an individual basis. Mondays were used for group discussion or presentation of supplementary materials.

Managing and maintaining the residence was worth thirty-two points for the students enrolled for ten units of credit. The students earning five units for the course could gain sixteen points for the same activities. Maintaining and managing the residence was divided into four experiences. The students were to:

1. Plan, prepare and serve four meals. Each meal was to be based on a different economic level, one meatless meal (but to contain sufficient protein). One meal was to include a dessert. One meal was to be served to at least one guest. The amount of money per person per meal was based on United States Department of Agriculture, Agriculture Research Service Reports. (25:26). The amount of money per person per meal was: Thrifty plan--60¢, low cost plan--70¢, moderate cost plan--90¢, liberal plan--$1.00. The money used to cover the costs of the meals was deposited in a checking account which was donated by a local bank. Each group designated one of its members to sign the checks. An identification card for check cashing purposes was issued by the bank to the students responsible for the checks. The students shopped at a grocery store of their choice.

2. Compare the costs of a list of food at three different grocery stores. One of the stores was to be locally owned.

3. Demonstrate their skill of cleaning the rooms and equipment of the residence. In the kitchen they cleaned the floor, range and oven and the refrigerator. The toilet and sink were cleaned in the bathroom. They cleaned the carpet, furniture and windows in the living-room.

4. Completion of a special project which dealt with some aspect of managing or maintaining a home. The student contracted with the teacher for this part of the activity. They were encouraged to use this opportunity to pursue one of the objectives in depth or to develop something not included in any of the learning activities.

The majority of the learning activities were designed to make the students aware of the community agencies and activities which are available to the consumer at little or no charge. Some of the agencies which students contacted were: (1) social service agencies such as the health services, Employment Development Department, and Social Security Administration; (2) private businesses such as savings and loans, credit bureaus, realtors, local stores; and (3) protective agencies such as small claims court, Consumer/Business Law section of the District Attorney's Office, public defender, and legal aid.

The class enrollment included students from the tenth, eleventh and twelfth grades at Santa Barbara High School and La Cuesta Continuation School. Boys and girls representing an ethnic mixture made up the classes. Also included in the classes were several students with learning difficulties. The students were required to provide their own transportation. The La Cuesta students did not

complete the course, stating lack of transportation as the reason.

Chapter 5

RESULTS OF THE PROJECT

INTRODUCTION

The purpose of this study was to develop a consumer education project utilizing non-traditional teaching methods in order to increase learning. The results of the project or what happened to the students are reported in this chapter.

THE STUDENTS

There were sixty-seven students enrolled in the Consumer Education Outreach Project, 57 girls, 10 boys, for the Spring Semester, 1977. Only six of the total enrollment were from La Cuesta Continuation High School. The class was offered as a Home Economics course.

In January, 1976, the ethnic mixtures of the schools was:

	Spanish Surname/ Language	Black	Other
Santa Barbara High School	29%	4.5%	2.2%
La Cuesta Continuation High School (28:N-8).	38.9%	7.8%	0%

Basically the students in the Project represented the same mixture.

The course was opened to tenth, eleventh and twelfth grade students. Forty-nine students completed the Project. Of the twenty-one not completing, four moved out of the District, six dropped due to parental request, the six La Cuesta students stated lack of transportation as the reason for dropping, and the other two gave no reason. Three of the four special education students enrolled in the program completed the Project.

The students commented by way of an oral evaluation, that they felt more comfortable in the environment of the Project than in other classes. They also indicated that the learning situations which they had experienced had given them self-confidence enough to make the contacts in the community which they must make in day-to-day living situations.

PRE-AND POST-TESTING

A testing instrument designed to determine the student's attitudes and awareness of basic consumer

behavior was used. It was given to the students of the Community Outreach Project and to a control group of students in a traditional consumer/homemaking course at Santa Barbara High School.

The students in the Project and the control group had basically similar ethnicity, age, and sex. Both groups had elected the course in which they were enrolled.

The pre-test was administered during the first week of the semester. The post-testing was done during the thirteenth week of the semester. There were thirty-six questions on the test such as "Do you plan purchases before shopping?," "Do you know how utility bills are computed for a home?." There were three possible answers: "Yes," "No," "Occasionally." (See Appendix D for sample of the Pre- and Post-Test.)

The students of the Project showed an average gain of eight "Yes" responses from sixteen on the pre-test to twenty-four out of thirty-six on the post-text, or a twenty-one percent increase. The control group showed no gain of "Yes" responses from the pre- to the post-test. The "No" responses decreased an average of one point from the pre- to the post-test for the Project students, or three percent. The control decreased by two points or seven percent. The students of the Project decreased an average of two points or seven percent on the "Occasionally" responses from the pre- to the post-test. The control

group showed an average gain of two points or seven percent for the "Occasionally" responses. See figures 5.1 and 5.2.

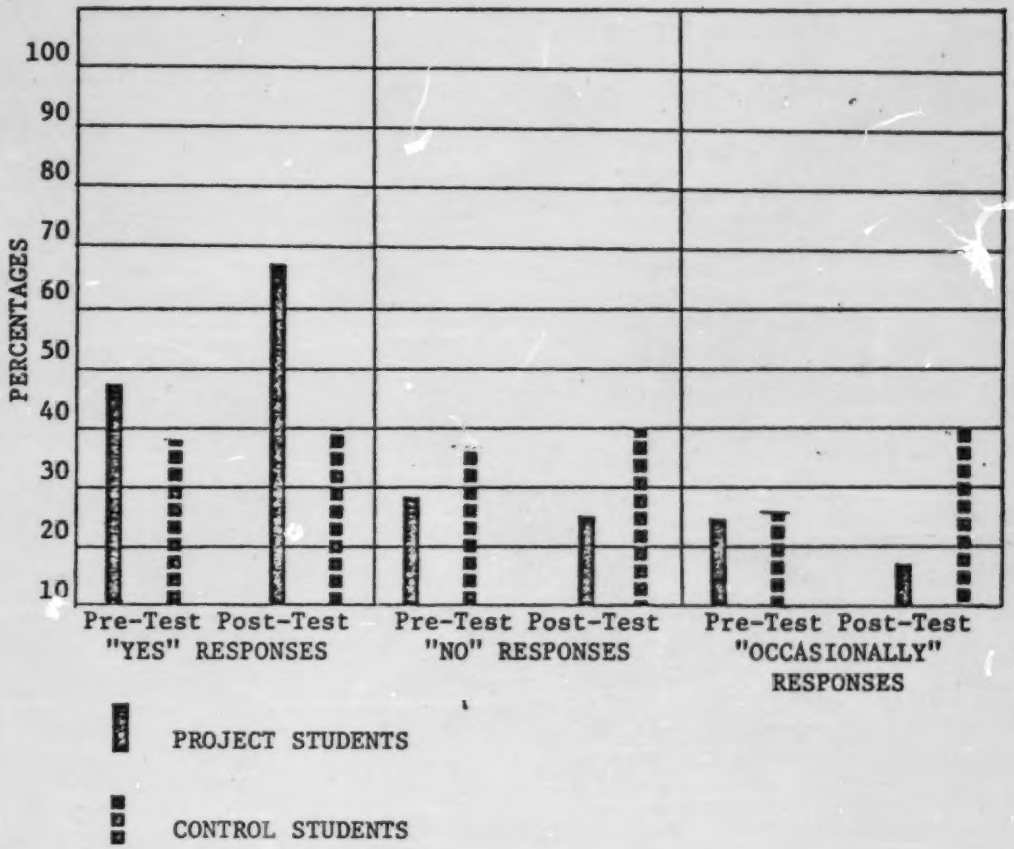

Figure 5.1

Results of Pre- and Post-Test
by Percentage

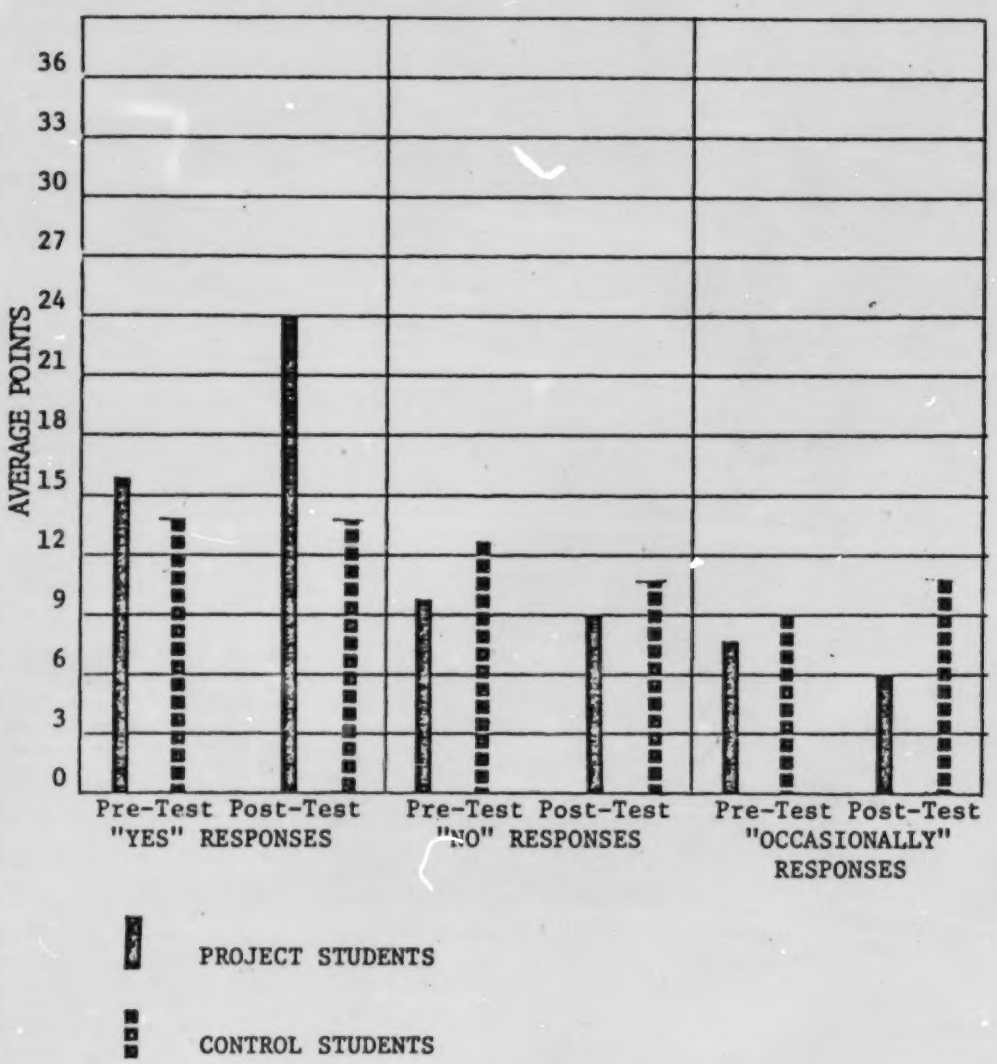

Figure 5.2

Results of Pre- and Post-Test
by Average Points

Chapter 6

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

INTRODUCTION

The purpose of this study was to design and develop a consumer education program for the students of the Santa Barbara High School District which would provide experiential learning in a simulated consumer education off-campus laboratory. It was hypothesized that such a program would increase the basic learning of the fundamental skills and concepts of consumer education.

SUMMARY

The Consumer Education Outreach Project was based on the needs identified by the community survey completed in the Spring, 1976. These needs were translated as the basic skills and concepts a person needs to be functional and proficient as a consumer. The necessity to structure a program for students in the economically depressed area of the Santa Barbara High School District as outlined in

the provisions of the Vocational Education Act 1968, Part F, Consumer/Homemaking, was a further impetus to the development of the Project.

The assumption that not all students are motivated to learn in a traditional classroom situation lead to the location of the program in an off-campus facility in order to provide experiential learning situations in as real-life setting as possible. The Project has four phases:

Phase I- Research of current literature and existing programs

Phase II- Community involvement

Phase III-Curriculum development

Phase IV- Operation and evaluation of the program

Chapters 3, 4, and 5 detail the development of each of these phases.

CONCLUSIONS

The following conclusions are based on or justified by the data presented elsewhere in this thesis, as follows:

1. The hypothesis that a program designed to provide the students with experiential learning activities in a real-life situation would increase the basic learning of the fundamental skills and concepts of consumer educational was sustained. The results and increase

of scores from the pre to the post-test are proof of this point.

2. The students' oral evaluations indicated a sense of increased self-confidence in their ability to deal with everyday living situations.

3. Daily attendance for many students was not consistent. The fact that the students were aware of the number of points necessary in order to reach their goals (grade) made it possible for students to plan their attendance. Several students commented that they would attend the Project class when they were not in attendance in their other classes for the day.

4. Funding was a critical problem. The discovery that the Vocational Education funds allocated under the Vocational Education Amendments of 1968 (P.L. 90-576) to the Santa Barbara High School District could not be used for rental of the facility made it imperative that the community provide the financial support needed for the rental of the off-campus facility. Most individuals contacted regarding financial support were very willing to endorse the Project. Few individuals or organizations actually made financial contributions. The Consumer/ Homemaking Advisory Committee decided to sponsor a dance for the students of the area in order to raise the remainder of the funds necessary to pay rent.

5. An unplanned result of the Project was the student counseling which took place. The environment of the residence provided the atmosphere which engendered openness and trust between the students and the teacher. The entire class developed a sense of "family." When students were experiencing a personal problem they would state the problem and the group would discuss it and make suggestions. Discussions ranged from an individual's future career goal to personal health and family problems to the inevitable boy/girl relationship problems.

6. The attrition of the students from the Project was assumed to be due in part to lack of transportation. The off-campus facility was two blocks from the Santa Barbara High School campus. Some students indicated this was a problem for them to manage. The assignments which took the students away from the residence into the community was perceived as a further problem. The high school counselors stated the reason that the six parents gave for requesting the students be dropped from the program was transportation. La Cuesta Continuation School is located about two miles from the residence. Transportation became an insurmountable problem for these six students.

7. The design of individualized learning activities was very successful. The students felt responsible for their own learning and were encouraged to participate.

Some of the students who were not self-starters did experience a sense of non-direction until close to the end of the semester when they recognized that they would have to get busy in order to finish.

The problem of this study was to "design and develop an educational program which would better prepare the students to meet the challenges of everyday living." The solution of the problem was the Consumer Education Outreach Project.

RECOMMENDATIONS

Based upon the conclusions of the study the following recommendations are made:

1. The Consumer Education Outreach Project become a continuing part of the programs offered by the Santa Barbara High School District. Alternative methods of education must be provided for those students who are not successful in a traditional educational setting. The off-campus feature is not so important as the learning environment. If the school has a building which could be converted into a home-like atmosphere, such a facility would seem to be acceptable.

2. To provide a true open entrance--open exit capability of the program, students should be able to enter the program at any time during the school year and

leave at any point that the course requirements have been satisfied. This would only be possible if variable credits were available or a less rigid scheduling procedure in the school be provided.

3. Sufficient funding sources be found to eliminage the necessity of soliciting from individuals. The school district should share in the funding, at least in providing the teacher's salary. The advisability of having the Project operated under the auspices of the school district but not funded by it is questionable. It tends to detract from the credibility of the program by the community.

4. A closer ratio of boys to girls would be advisable. Males as well as females need to be knowledgable in the matters concerned with running a home.

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BIBLIOGRAPHY

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APPENDIX

APPENDIX A

EXCERPTS FROM OVERVIEW OF COMMUNITY SURVEY TO ESTABLISH NEEDS FOR CONSUMER EDUCATION IN EACH SECONDARY SCHOOL (30:N-2--N-16).

Middle-Class

Values in the middle-class stress the doctrine of career, social, and economic "success." Only the middle-class places a high value on striving for success. The upper-class individual has already achieved success, and the lower-class individual sees no point in even aspiring to succeed.

Life-styles and values of this group are reflected in the following:

...thrift, responsibility, and budgeting are valued

...education and hard work will lead to increased achievement

...some can never achieve their own success, having internalized the social model of success to such a degree that their dissatisfaction is perpetual

...competitive striving for success can produce undesireable tension

...raising children can create an ambivalence in values when children interfere in reaching the goal of "success"

...child rearing practices emphasize developing self-reliance, independence, and encouragement of full potentialities; psychological growth is encouraged through permissive guidance

...rugged individualism is touted as a quality of folk heroes, while the class as a whole tends more to conformity

...middle-class strives to emulate activities of upper-class, for example, children's lessons, department store interior decorators, leisure activities

...middle-class individuals generally participate in and strive to have some control over their social environment, hence a high proportion of "joiners"

...better education of middle-class individuals endows them with a stronger belief in need for informed electorate in a democracy

Upper-Class

The upper-class is more cohesive than any other level of the American social hierarchy. Its smaller size, greater wealth, different sources of income (stocks and bonds), different schooling, different leisure activities, and different occupations, not to mention its complicated web of intermarriages, are among the evidences for this statement.

Life-style:

...in early years individuals are usually cared for by a nurse, governess, or maid; they attend private day schools; they participate in numerous classes and lessons, such as dancing, riding, or foreign language

...in adolescence they usually attend private schools, boarding schools, exclusive summer camps, and participate in debutante parties

...in adulthood they hold prestige occupational positions, such as financier, lawyer, physician, business owner, museum director, architect, or art collector; the lady of the house is an active member of a woman's league or a volunteer in a number of agencies and charities; some also hold positions of directorships, trusteeships, and association memberships

...residence is usually in an exclusive area of the city with a second home on a farm, ranch, or near a seaside; casual tastefulness is emphasized in home decor and may consist of expensive art collections

...membership is obtained in exclusive social clubs and family country clubs, both within the home city and without

...leisure activities may include charity balls, jet-setting, boating, fox hunting, or horse or dog breeding; cost is usually a factor in setting these recreational activities aside from the other classes

...keen awareness of other families in like social and financial circumstances exists nationally and internationally; intermarriage among these families occurs frequently

...usually those in the upper-income class come from wealthy families

Upward Mobility

This pattern can occur in individuals moving from the lower-class to the middle-class, or middle-class to upper-class. The following statements describe some of the values and problems individuals may face in moving between classes.

...tension can arise when families in this pattern find the high standard of living they feel the need to duplicate cannot be easily maintained on the incomes they receive

...they live beyond their means, but to give up the living standard would remove them from the class they wish to be in

...their concerns lie with outward appearances, such as children properly raised, clothed, and educated; maintenance of appropriate home, automobile, or friendships

...the "climbers" who appear to move more or less successfully sometimes exhibit reactions of severe anxiety and depression, antisocial acting-out, and in some extreme cases, suicidal attempts related in part to blocked mobility

...in some cases it is easier to project failure as caused by outside forces, such as ethnic prejudices, sex discrimination, or the governmental THEY

...success in moving upward also entails readjustment; the old way of life is rejected and the new way of life assumed

...it also places the individual in a marginal social position for some period of time

...friendships change as old ones feel threatened by the other's success and new ones find their new acquaintance too "different" or "raw"

...the upward shift includes the whole family with members who cannot adapt dropping out or exhibiting severe signs of stress

...emphasis shifts away from the importance of work and striving to urgency in appearing successful

...the stresses involved place severe strain on family interpersonal relationships

CHARACTERISTICS OF THE POPULATION

California State (Report from the RISE Commission)

Divorce rate	69% of total number of marriages in that year
Alcoholism	9,800 per 100,000 population, third highest state
Suicide	second highest cause of death in 15 — 24-year-old group
Child abuse	13% of referrals were due to physical abuse 75% of referrals were due to general neglect
Drop-out rate	1/6 of students entering kindergarten fail to graduate from high school
Venereal disease	15% of teenagers infected, could rise to 50% by 1980

Unemployment (*Santa Barbara News-Press*)

California State	about 10%, Fall, 1975
Santa Barbara County	about 8%, Fall, 1975

County of Santa Barbara (1975 Census data)

Birthrate — 12-13/1,000 population

Median income — $15,500.00

Local Characteristics (1970 Census data)

	Santa Barbara	Goleta
Population	75,345	75,080
Ethnic percentage:		
white	70.7%	86.5%
Spanish language/surname	23.6%	10.0%
black	3.1%	0.7%
other	2.6%	2.8%
Age groupings		
0-17	26.6%	29.3%
18-64	57.5%	62.4%
65+	15.9%	8.3%

Medium income for area (1975 Census data) — $12,600 homeowner
$ 8,400 renter

Poverty level based on the Department of Welfare calculations

$5,050	family of 4
$4,230	family of 3
$3,410	family of 2
$2,590	family of 1

Santa Barbara Junior High

Median income	$14,350[1]
Percent of high school graduates	72.9
Median school years completed	13.0[2]

Designated EDA school by AFDC percentages[3]

Information by Feeder Schools[4]

School	Enrollment	AFDC%	Percentage of Ethnic Students Spanish Surname/ Language	Black	Other
Cleveland	359	13	41.6	7.0	.6
Franklin	819	30	59.0	14.3	1.0
Peabody	401	9	14.0	2.2	.8
Roosevelt	383	13	41.0	3.7	2.3
Cold Spring	191	-	-	-	-
Montecito	485	2	.8	-	.8
Santa Barbara Junior High	1,365	12	33.3	6.2	1.7

1/3 of all the school population is designated Spanish surname/language
Also consists of a significant number of wealthy and low-income families

[1]Median income updated from 1970 Census data by multiplying by 1.45, the amount salaries in general have increased in the 6-year period, 1969-1975.

[2]Statistics from 1970 Census data.

[3]Economically Disadvantaged School (EDA) designated by 8% or more students whose families receive Aid to Families with Dependent Children (AFDC).

[4]Information provided by the respective school districts.

NOTES PERTINENT TO YOUR SCHOOL

BRILLIANT IDEAS FOR CURRICULUM DEVELOPMENT

La Cumbre Junior High

Median income	$12,981
Percent of high school graduates	67.6
Median school years completed	12.7

Designated EDA school by AFDC percentage

Information by Feeder Schools

School	Enrollment	AFDC%	Percentage of Ethnic Students Spanish Surname/ Language	Black	Other
Adams	499	13	21.0	3.0	2.2
Harding	522	12	44.0	1.7	.8
McKinley	496	9	61.0	4.8	1.0
Monroe	383	10	28.2	3.9	1.0
Washington	348	14	25.0	6.9	.6
Wilson	366	22	56.0	2.5	1.3
La Cumbre	1,200	12	33.0	4.7	2.8

Almost 1/3 of the school population designated Spanish surname/language.
Significant number of low-income families
Very few upper-income families

NOTES PERTINENT TO YOUR SCHOOL

BRILLIANT IDEAS FOR CURRICULUM DEVELOPMENT

Santa Barbara High School

La Cuesta Continuation School

Santa Barbara High School

Median income	$13,665
Percent of high school graduates	69.3
Median school years completed	12.6

Designated EDA school by AFDC percentages

Information by Feeder Schools

School	Enrollment	AFDC%	Percentage of Ethnic Students: Spanish Surname/ Language	Black	Other
Santa Barbara Junior High	1,365	12.0	33.3	6.2	1.7
La Cumbre Junior High	1,200	12.0	32.0	4.7	2.8
Santa Barbara High School	2,334	9.0	29.0	4.5	2.2
La Cuesta Continuation School	190	21.0	38.9	7.8	0

Spanish surname/language percentage is above percentage for Santa Barbara
Significant numbers of upper-, middle-, and low-income families
Students referred to La Cuesta mostly for school attendance problems

NOTES PERTINENT TO YOUR SCHOOL

BRILLIANT IDEAS FOR CURRICULUM DEVELOPMENT

San Marcos High School

La Colina Junior High School

Median income	$15,950
Percent of high school graduates	81.3
Median school years completed	13.6

Information by Feeder Schools

School	Enrollment	AFDC%	Percentage of Ethnic Students Spanish Surname/ Language	Black	Other
Hope			6.0	-	1.0
Vieja Valley	890	4.0	6.0	-	1.0
Monte Vista					
Cathedral Oaks	526	7.0	14.0	-	1.0
Hollister	514	4.0	27.0	2.0	2.0
Foothill	452	4.0	6.0	-	1.0
El Camino	521	2.0	26.0	1.0	1.0
La Colina Junior High	1,576	2.0	11.0	-	1.6
San Marcos High School	2,002	2.0	9.3	-	1.8

Spanish surname/language percentage above percentage for Goleta
Largest percentage of area is middle- to upper-middle-income group.
Some upper-income families from Hope Ranch.

NOTES PERTINENT TO YOUR SCHOOL

BRILLIANT IDEAS FOR CURRICULUM DEVELOPMENT

Dos Pueblos High School

Goleta Valley Junior High School

Median income	$14,913
Percent of high school graduates	78
Median school years completed	13.1

Information by Feeder Schools

School	Enrollment	AFDCZ	Percentage of Ethnic Minorities: Spanish Surname/ Language	Black	Other
Isla Vista	644	17.0	6.0	4.0	2.0
Fairview	407	6.0	1.0	1.0	2.0
Kellogg	445	2.0	3.0	-	3.0
La Patera	599	3.0	6.[illegible]	-	1.0
Mt. View	437	1.0	2.0	-	1.0
Elwood	521	7.0	16.0	4.0	2.0
El Rancho	490	3.0	11.0	1.0	2.0
Brandon	606	3.0	10.0	1.2	1.0
Goleta Valley Junior High	1415	4.0	10.8	2.0	2.0
Dos Pueblos High School	2673	3.0	11.6	1.0	1.0

This area has very few exceptionally wealthy families, basically composed of middle- and upper-middle-income families with pockets of low-income near Isla Vista

NOTES PERTINENT TO YOUR SCHOOL

BRILLIANT IDEAS FOR CURRICULUM DEVELOPMENT

MONTECITO, SANTA BARBARA, & GOLETA COMMUNITY OVERVIEWS

Montecito

...population about 8,600

...governed by County Board of Supervisors; has own fire, water, and sanitary districts; uses County Sheriff's Department for law enforcement

...housing zones require lot sizes of one or two acres, some half-acre lots built upon before zoning ordinances established

...water moratorium restricts new housing development

...employment is usually outside the boundaries of Montecito

...small percentage of Montecito residents are independently wealthy, while another small percentage are on welfare

...low-income areas are located on East Valley Road and the Danielson Road area below the freeway

...residents of Montecito are predominantly professionals, upper-middle-class to lower-upper—class with 1/3 to 1/2 of the women working, returning to school, or involved in other activities

...parents of the professional group are hard working and highly educated with at least one spouse a college graduate; they see their children as preparing for college and expect the school curriculum to reflect this academic emphasis

NOTES PERTINENT TO YOUR SCHOOL

BRILLIANT IDEAS FOR CURRICULUM DEVELOPMENT

...many parents create stress within their elementary school children by demanding high performance grade-wise in anticipation of college entrance requirements

...children are involved in many lessons (dancing, riding, music); sometimes recreational time is too structured

...YMCA located on Santa Rosa Lane is also available for recreational use

...has two elementary school districts, Montecito Union and Cold Spring

...many parents find that their jobs take them away from the Santa Barbara area for extended periods of time; children are sometimes able to accompany them and some have traveled extensively

...when parents are gone, younger children are usually provided with a supervising adult; teenagers are more on their own, checking in with a neighbor, friend, or relative

...more frequently, children are left unsupervised for two to three hours until the parents return home from work

...upward mobility pattern is evidenced in part by the families who are "house poor" with all available income going to support the outward appearance of wealth

NOTES PERTINANT TO YOUR SCHOOL

BRILLIANT IDEAS FOR CURRICULUM DEVELOPMENT

Santa Barbara

...city government headed by Council and Mayor; residents served by city agencies

...number of wealthy areas located in the foothills, near the mission, and next to the ocean

...low-income areas are predominantly in the east part of town near Cleveland, Franklin, Lincoln, and Roosevelt schools and below the freeway near McKinley and Harding schools

...other small areas of low-income families are near Skyline Circle on the Mesa, La Colina Junior High School near Cathedral Oaks, and El Sueno Road between Calle Real and Cathedral Oaks

...many large families on low incomes are able to find housing around Ladera Street (McKinley), since landlords in this area have fewer rent restrictions

...community services are located mainly in the downtown area, Franklin Center, or in the health complex, 4400 Calle Real

...older areas of Santa Barbara are dotted with corner grocery stores with higher prices, available credit, and social encounters

...several supermarket chains have stores mainly in the Milpas area, downtown Chapala Street, upper De La Vina, and State Street areas, and on the Mesa

NOTES PERTINENT TO YOUR SCHOOL

BRILLIANT IDEAS FOR CURRICULUM DEVELOPMENT

...there are two main shopping areas: downtown Santa Barbara and upper State Street

...downtown Santa Barbara is also a major employment center with numerous businesses and governmental agencies

...public transportation is more extensive in the downtown area, allowing people to get to work, to store, or to entertainment areas without owning a car

...housing is becoming more multiple dwellings which may lead to more traffic congestion and overcrowded use of recreational facilities

...areas in which minorities are concentrated (for example, Franklin or Lincoln school areas) are within easy walking distance of non-minority areas, precluding ghetto isolation

...there are two elementary school districts in Santa Barbara: Santa Barbara and Hope; each has a separate governing board and both feed into the Santa Barbara secondary school district

...there are few recreational facilities below the freeway (Harding, La Cumbre); the redevelopment area called Pilgrim Terrace, across from La Cumbre, has been suggested for park use, though there is growing pressure to have the land used for low-cost housing

NOTE PERTINENT TO YOUR SCHOOL

BRILLIANT IDEAS FOR CURRICULUM DEVELOPMENT

Goleta

...governed by County Board of Supervisors with own water district

...main employment areas are the University of California, located in Isla Vista, and the commercial-light-industry complex off Hollister between Patterson and Storke Roads

...many residents commute to downtown Santa Barbara for employment

...mainly composed of middle-class and upper-middle-class families

...areas of high wealth are located in Hope Ranch and in the foothills

...low-income areas are found around Elwood, Isla Vista, Hollister, and Goleta schools (students from the latter were divided into Hollister and El Camino schools)

...low income in Isla Vista is due largely to U.C.S.B. students and families relocated from redevelopment areas in Santa Barbara; the families were assisted by the County Housing Authority, moving from Presidio Springs housing development located between Garden and Olive behind the Santa Barbara School District office and the Pilgrim Terrace housing development across from the La Cumbre Junior High

...the County Housing Authority used many apartment complexes near Camino del Sur and Abrego in Isla Vista for relocating the Santa Barbara families

...tract housing prices in Hollister school area are lowest in Santa Barbara area ($40,000) allowing families from low-income areas (Franklin, Harding, and Isla Vista school areas) who are in the upward mobility pattern and young families buying first homes to buy in

...large areas of Goleta are in housing subdivisions spaced closely together

NOTES PERTINENT TO YOUR SCHOOL

BRILLIANT IDEAS FOR CURRICULUM DEVELOPMENT

...bus transportation runs mainly along Calle Real, Hollister, Cathedral Oaks, and into Isla Vista; large areas in South Goleta have no close-by bus transportation, must walk to Hollister to reach bus stop

...five main shopping areas: Fairview and Calle Real, Two Guys Department Store on Storke Road and Hollister, Fed Mart on Fairview south of Hollister, downtown Goleta, and Magnolia Shopping Center on Hollister near Walnut Lane, and Turnpike Center across from San Marcos H.S.

...difficult to get to shopping areas without a car; in single-car families, shopping takes place more during after work hours or on weekends

...car ownership is almost mandatory since shopping, employment, and entertainment facilities are not located near residential housing

...recreational facilities largely consist of "green belts," open land located in or near residential areas; fewer located in South Goleta

...Salvation Army center, located across from San Marcos High School, is designed as a community center for recreational purposes; since it has only recently opened, its participants are few

NOTES PERTINENT TO YOUR SCHOOL

BRILLIANT IDEAS FOR CURRICULUM DEVELOPMENT

APPENDIX B

LIST OF ADVISORY COMMITTEE FOR
COMMUNITY OUTREACH PROJECT

Appendix B

List of Advisory Committee for Community Outreach Project

Monica Fulco--Santa Barbara City Housing Authority
Ethel Mary Gonzales--Santa Barbara Better Business Bureau
Polly Wood--Santa Barbara Council of PTA
Lois Sellers--Santa Barbara Board of Realtors
Barbara Scott--Community Action Commission
Gwen Smedley--Savings and Loan Industry
Christine Lalla--Insurance Industry
Valencia Nelson--Santa Barbara County Welfare Department
Robert Shapiro--Santa Barbara County Office of Comprehensive Employment Training Act
Jeanette Keiper--Child Abuse Listening Mediation
Corine Milton--American Association University Women
Anna McDonald--Retired Teachers Association
Walter Mathews--Practicing Attorneys
Kenneth Simon--Santa Barbara Ministerial Association

APPENDIX C

SAMPLE CURRICULUM

MAKING IT ON YOUR OWN

POSSIBLE POINTS		OBJECTIVES
32	1.	Each student will spend at least 16 hours (5 units) or 32 hours (10 units) in the residence.
4	*2.	Each student will simulate the process of getting a job.
8	*3.	Each group will develop a budget for the residence.
2	*4.	Each student will investigate the location of services and agencies in the community.
6	5.	Each student will simulate the selecting and buying of transportation.
4	6.	Each student will investigate the process of renting an apartment or home.
6	7.	Each student will develop a plan for finding and paying for housing (house, condo, mobile) to meet their personal needs.
3	8.	Each student will simulate the buying of a list of items in three different stores.
4	9.	Each student will work out a balanced diet for himself for one week at the lowest possible cost.
4	10.	Each student will select from a list of alternate choices a governmental organization to observe at least two meetings (minimum 4 hours).
6	11.	Each student will do a comparative evaluation of advertising (TV, radio or print).
4	12.	Each student will investigate the cost of three similar repair services in the community.
2	13.	Each student will spend 2 hours observing Small Claims Court proceedings.
2	14.	Each student will investigate the functions of the Consumer/ Business Law Section, District Attorneys Office.
4	15.	Each student will locate five recreational activities in the community which have no cost to the participants.
4	16.	Each student will investigate the health services available to them in the community.
6	17.	Each student will simulate the purchase of an item using credit.
8	18.	Each student will investigate unemployment, disability and death benefits available to them.
6	19.	Each student will complete a bank project.

POSSIBLE POINTS	OBJECTIVES
4	20. Each student will investigate his credit rating and determine what rights they have.
4	21. Each student will compare the services of the Public Defender and Legal Aid.
10	22. Each student will do 10 hours of volunteer work to be selected from list of alternate choices.
8	23. Each student may simulate the process of preparing their income tax return.
8	24. Each student may simulate all legal and other preparational planning required to get married.
4	25. Each student may tour a mortuary and do a report on the cost of dying.
4	26. Each student may investigate how one would qualify for food stamps and how they may be used.
2	27. Each student may do a creative project in any media relating to the class.
2	28. Each student may attend one political meeting in the community.
4-10	29. Each student may contract with the teacher to investigate or participate in an area of their concern.
2	30. Each student may apply for a Social Security card.

Grade Scale:

125+	A
124 - 112	B
111 - 102	C
101 - 87	D

* Objectives will be completed before any other objectives are begun.

Name _____ Date started _____ Date turned in _____

Possible points _____ Points earned _____

Objective #8

Each student will simulate the buying of a list of items in three different stores.

Rationale: Prices on the same item can vary greatly from one store to another. Comparison shopping will help you to determine which stores have consistantly reasonable prices. It will also give you information to base your eventual decision.

I. Problem: You need to find the "best" buy on one of the following items or one of your choice, with teacher permission. Which store will you be able to get the most for your money?

Suggested items(select one):
a. Stereo
b. Clothing item
c. Hair blower
d. Kitchen appliance
e. Records or tapes
f. Furniture
g. Room accessories

II. Possible resources:
a. Consumer Report Magazines - Library
b. Savvy Shopper, Chapter One, pg. 1-10.
c. Filmstrip - "Umpteen Ways People Shop".

III. Complete Chart: What are you buying? _____

	Price	Guaranteed by store?	Can you return item?	Other Services: delivery, charge accounts, etc.
Chain store				
Discount store				
Other store				

Which is the "best" buy? Why?

Name _____ Date started _____ Date turned in _____

Possible points _____ Points earned _____

Objective #16

Each student will investigate the health services available to them in the community.

Rationale: No one should go without health care because of lack of money. There are free and low-cost health services available in the community for families who cannot afford private medical or dental care.

Problem: Where would you go for each of the following problems?

	Agency	Who is elicible?	Where located?
1. Broken Arm			
2. Dental work			
3. TB check			
4. Well Baby Clinic			
5. VD			
6. Family Planning			
7. Cancer			
8. Mental Health			
9. Pregnancy			
10. Physical Therapy			
11. Nursing care-at home			
12. General Medical			

APPENDIX D

SAMPLE PRE- AND POST-TEST

(PRE & POST TEST)

WHAT DO YOU DO?

DIRECTIONS: Please sign your name. This is not a test. You will not be graded on your replies. Read each question carefully; then check the box that you believe answers the question correctly in terms of your own consumer behavior.

Yes	No	Occasionally

1. Do you plan purchases before shopping?
2. Do you follow some type of spending plan?
3. Do you ever give serious thought to values and goals—to what is truly important to you and what you hope to achieve and obtain?
4. Do you ever write down goals for spending?
5. Do you normally compare prices and quality of goods and services in several places before buying, particularly when buying major purchases?
6. Do you consider how your consumer decisions affect the supply and demand for specific goods and services?
7. Do you inspect goods carefully before buying?
8. Do you ask questions and—when appropriate—get written guarantees on goods and services before buying?
9. Do you consider how an item will be used when deciding what quality to buy?
10. Do you know which features are—and are not—important to you in different products?
11. Do you read labels and hangtags before buying?
12. Do you keep labels and hangtags handy after buying for information on use and care?
13. Do you follow directions for use and care of products?
14. Do you decide approximately what you can pay for a specific item before shopping?
15. Do you know where, when and how to call for necessary servicing and repair of the products you buy?
16. Do you gather reliable information on goods and services to help you decide what and when to buy?
17. Do you make an effort to get along with salespeople?
18. Do you make necessary returns and exchanges promptly?

Yes	No	Occasionally

19. Do you check a store's policy on returns and exchanges before you buy?
20. Do you make a conscious effort to separate information from persuasion in advertising?
21. Do you keep up with new developments in products, services, selling methods, etc.?
22. Do you keep up with consumer interests, activities and legislation?
23. Do you find out how much you will pay before you use credit?
24. Do you know the responsibilities involved in using credit?
25. Do you read contracts carefully before signing?
26. Do you complain effectively and constructively when necessary?
27. Do you know how to file a tax return?
28. Do you know where to find information on goods and services before you buy?
29. Do you have any type of savings program?
30. Do you normally balance your income and your spending?
31. Do you cooperate with your family in managing family income?
32. Do you know what government agencies and private organizations aid consumers?
33. Do you postpone purchases until sale prices are in effect whenever possible?
34. Do you know how utility bills are computed for a home? (Gas, electricity, water, telephone, etc.)
35. Do you know the legal responsibilities of automobile owners and drivers?
36. Do you know the approximate cost of items you buy frequently?